Amendments to the Specification

Kindly amend the second full paragraph of page 5 to read as follows:

Figs. 1 through 3 show the upper portion of a sandwich panel, indicated generally at 10, of the present invention. The sandwich panel 10 is constructed in a preferred embodiment by placing an initial concrete layer 12 in a casting bed or formwork, followed by the installation of an insulation layer 14 and post-tensioning tendon assembly including tendon 16. A pair of anchor plates, one of which is illustrated at 18, for the post-tensioning tendon 16 are installed in the formwork prior to placement of the initial concrete layer 12 and are included in the tendon assembly. It is preferred that the anchor plate 18 is recessed a nominal distance from the top of the sandwich panel 10. A second concrete layer 20 is cast or formed on top of the insulation layer 14.